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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Lakesia LaVette Holmes

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 4120 Silver Leaf Road, Memphis, TN 38115

Plan Payment:

Debtor Shall Pay: \$298.00 Monthly By: ☒ Direct Pay Self-EmploymentOr by: ☐ Payroll Deduction _____

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. ☒ Yes ☐ No(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim ☒ Yes ☐ No
[See provisions 7 and 8].(C) Avoids a Security Interest or Lien. [See provision 12]. ☐ Yes ☒ No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or ☒ Not Included in Plan if proof provided by Debtor4. Domestic Support Paid By: ☐ Debtor Directly ☐ Wage Assignment ☐ Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____

5. Priority Claims: Monthly Pmt.

_____ Amount _____

_____ Amount _____

6. Home Mortgage Claims: ☐ Paid Directly by Debtor or ☐ Paid by Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.Conn's (household goods) \$ 1,200.00 0.00% \$24.00

_____ _____ _____

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Royal Furniture (house hold goods)	\$ 800.00	0.00%	\$20.00
Title Max (2007 Chrysler Town & Country)	\$ 1,600.00	32.00%	\$32.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral _____
 Collateral _____

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
Renshaw Property Management (rent thru April)	\$ 1,057.00	0.00%	\$40.00
_____	_____	_____	_____

11. Student Loan Claims and Other Long Term Claims:

_____ () Not Provided For () General Unsecured Creditor
 _____ () Not Provided For () General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
 Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

Renshaw Property Management (X) Assume () Reject
 _____ () Assume () Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
 Debtor's Attorney's Signature

Date April 18, 2019